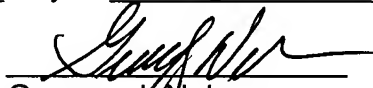




Certificate of Mailing

I hereby certify that this document is being deposited with the United States Postal Service as First Class mail, postage prepaid, addressed to MAIL STOP  
NON FEE AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria,  
VA 22313-1450 this 25<sup>th</sup> day of JUNE, 2008.

Dated: 6/25/2008

  
Gregory J. Nelson

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicants: Laurence D. Hardesty )  
Stephen G. Nelson )  
Serial No.: 10/619,304 )  
Filing Date: July 14, 2003 )  
Title: "Financial Transaction System )  
With Consumer Reward & Net )  
Settlement" )

Ex. K.D. FRECH  
A/U 2887

RESPONSE

MAIL STOP: NON FEE AMENDMENT  
Commissioner For Patents  
P.O. BOX 1450  
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action dated February 25, 2008.

Claims 1 through 16 have been indicated as being allowable. Claims 17 through 19 were rejected on the grounds of non-statutory obviousness-type double patenting over Claims 1, 2 and 8 of U.S. Patent No. 6,592,030. A